

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Tyrone W. Klump, Sr
Ruthann F. Klump
DebtorsCase No. 17-10030-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Feb 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2020.

db/jdb +Tyrone W. Klump, Sr, Ruthann F. Klump, 6571 Sullivan Trail, Pen Argyl, PA 18072-9715
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13846393 +Ashley Haycock, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
 13923628 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13846398 #+Helen Snyder, 6575 C Sullivan Trail, Pen Argyl, PA 18072-9715
 13846399 +Kyle Thomas, 6575 B Sullivan Trail, Pen Argyl, PA 18072-9715
 13933324 Lafayette Ambassador Bank, Special Assets Jessica Fuller, One Penn, Lancaster, PA 17604
 13846401 +Subaru Motor Finance c/o Chase, PO Box 78101, Phoenix, AZ 85062-8101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Feb 26 2020 08:33:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 26 2020 03:45:10 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 26 2020 03:45:18 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13846394 EDI: BANKAMER.COM Feb 26 2020 08:33:00 Bank of America, PO Box 982235, El Paso, TX 79998
 13871781 +E-mail/Text: bankruptcy@bbandt.com Feb 26 2020 03:45:01 BB&T, Bankruptcy Section, PO Box 1847, 100-50-01-51, Wilson, NC 27894-1847
 13846397 EDI: DISCOVER.COM Feb 26 2020 08:33:00 Discover Bank, Po Box 15316, Wilmington, DE 19850
 13849936 EDI: DISCOVER.COM Feb 26 2020 08:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13850647 EDI: CAUT.COM Feb 26 2020 08:33:00 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13846400 +E-mail/Text: bankruptcy@fult.com Feb 26 2020 03:45:35 Lafayette Ambassador Bank, Card Member Services, PO Box 25091, Lehigh Valley, PA 18002-5091
 13869795 +EDI: PRA.COM Feb 26 2020 08:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13930868 +EDI: AIS.COM Feb 26 2020 08:33:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 13846402 +EDI: WFFC.COM Feb 26 2020 08:33:00 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13922411 EDI: WFFC.COM Feb 26 2020 08:33:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 13875363 EDI: WFFC.COM Feb 26 2020 08:33:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001
 13862341 +EDI: WFFC.COM Feb 26 2020 08:33:00 Wells Fargo Payment Remittance Center, PO Box 51174, Los Angeles, CA 90051-5474

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13846403* +Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13846404* +Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058
 13846395 ##+BB&T, Po Box 547, Boyertown, PA 19512-0547
 13846396 ##+David Hower, 6575 A Sullivan Trail, Pen Argyl, PA 18072-9715

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, N.A.
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
CELINE P. DERKRIKORIAN on behalf of Creditor Lafayette Ambassador Bank ecfmail@mwc-law.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
JASON M. RAPA on behalf of Debtor Tyrone W. Klump, Sr jrapa@rapalegal.com,
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
JASON M. RAPA on behalf of Joint Debtor Ruthann F. Klump jrapa@rapalegal.com,
mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
KARINA VELTER on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A amps@manleydeas.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axiosfs.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingch13.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH. ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Tyrone W. Klump Sr**
First Name Middle Name Last Name
Debtor 2 **Ruthann F. Klump**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1731**
EIN **-----**
Social Security number or ITIN **xxx-xx-0151**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-10030-mdc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tyrone W. Klump Sr

Ruthann F. Klump

2/25/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.